Amount spent by public sector banks for rural advertisements

1117. SHRI KRISHAN LAL SHARMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that about 60 per cent of the total amount spent by public sector banks on publicity goes for rural advertisements;

(b) whether it is also a fact that rural people are still ignorant about the deposit schemes of the banks; and

(c) if so, what steps Government have taken to popularise and encourage the depsit scheme in rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) Public sector banks can incur expenditure upto 0.75 per cent of their gross earnings from domestic operations for the purpose of domestic publicity. No separation allocation is made for expenditure on rural advertisements. However, banks have been advised from time to time to re-orient their publicity programmes so that particular emphasis is placed on the rural areas. Some of the specific measures advised to banks for effective rural publicity are as follows:—

(i) Advertisements about various banking schemes and facilities meant for the poorer sections of society be given in small regional newspapers having circulation in the rural areas.

(ii) Printing of hand bills, pamphlets, brochures, etc. in regional languages for distribution in the rural areas.

(iii) Greater stress to be laid on informal dissemination of information by bank officials during visits to villages.

(iv) Audio visual publicity being of greater relevance to rural masses, banks should explore the possibility of participation in rural TV/Radio programmes.

(v) Use of Mobile vans to conduct publicity in remote villages.

(vi) Use of film shows and puppet shows.

(vii) Participation of local melas/fairs.

The banks have also been advised to plan their publicity campaigns for rural areas taking into consideration local needs and conditions, the thrust being on the creation of awareness among the rural people about various schemes available with the banks for their benefits.

Smuggling of gold into the country

1118. SHRI KRISHAN LAL SHARMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that smuggling of gold into the country is on the increase;

(b) if so, the quantity and value of gold smuggled into the country during the last 3 years;

(c) what is the quantity and value of gold confiscated at airports and seaports of the country during the said period; and

(d) what are the details of steps taken and being taken by Government to check gold smuggling into the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) to (c) Since smuggling is a clandestine activity, it is not possible to say whether smuggling of gold into the country